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**SUPPLEMENTAL INFORMATION
DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

1

of

2

Complete if Known

Application Number

09/919,413

Filing Date

July 31, 2001

First Named Inventor

LAWRENCE

Group Art Unit

2164

Examiner Name

Not yet assigned

Attorney Docket Number

3499-132

U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

**Examiner
Signature**

N. Subramaniam.

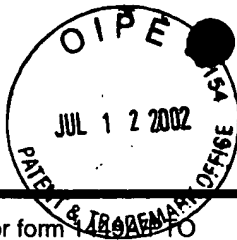
Date
Considered

1/15/03

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if

number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the possible. ⁶Applicant is to place a check mark here if English language Translation is attached.



SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Complete if Known			
		Application Number	09/919,413		
		Filing Date	July 31, 2001		
		First Named Inventor	LAWRENCE		
		Group Art Unit	2164		
		Examiner Name	Not yet assigned		
Sheet	2	of	2	Attorney Docket Number	3499-132

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
N.J.	G	Banasiak, Michael "Don't Be Out-Scored by Your Competition", <u>Credit and Financial Management Review</u> , 2 nd Quarter 2000, 8pgs., download from http://www.paynetonline.com/viewpaf.asp on 4/15/2002. ©2000 Predictive Business Decision Systems, Inc.	
N.J.		Co-Pending U.S. Patent Application Serial No. 09/812,628, Applicant Lawrence, filed 03/20/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.	
N.J.		Co-Pending U.S. Patent Application Serial No. 09/772,427, Applicant Lawrence, filed 01/30/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.	
N.J.		Co-Pending U.S. Patent Application Serial No. 09/825,470, Applicant Lawrence, filed 04/02/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.	

Examiner Signature	N. J. Abraham	Date Considered	1/21/03
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